

Fill in this information to identify the case:

Debtor 1 Robin Darlene Marable

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of VA
(State)

Case number 19-72162-SCS

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of FW-BKPL Series I Trust

Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: 5756

Date of payment change:
Must be at least 21 days after date of this notice 07 / 01 / 2021

New total payment: \$ 1,245.91
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 195.11

New escrow payment: \$ 215.15

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Robin Darlene Marable
First Name Middle Name Last Name

Case number (if known) 19-72162-SCS

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves
Signature

Date 06 / 08 / 2021

Print: Michelle R. Ghidotti-Gonsalves
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

(800) 603-0836
 Para Español, Ext. 2660, 2643 o 2772
 8:00 a.m. - 5:00 p.m. Pacific Time
 Main Office NMLS #5985
 Branch Office NMLS #9785

ROBIN D MARABLE
 811 ROBINSON RD
 PORTSMOUTH VA 23701

Analysis Date: May 19, 2021

Final

Property Address: 811 ROBINSON ROAD PORTSMOUTH, VA 23701

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from Apr 2021 to June 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jul 01, 2021:
Principal & Interest Pmt:	1,030.76	1,030.76
Escrow Payment:	195.11	215.15
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,225.87	\$1,245.91

Escrow Balance Calculation	
Due Date:	May 01, 2021
Escrow Balance:	780.73
Anticipated Pmts to Escrow:	390.22
Anticipated Pmts from Escrow (-):	393.63
Anticipated Escrow Balance:	\$777.32

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Apr 2021		390.51			* Escrow Only Payment	0.00	390.51
Apr 2021		195.11			*	0.00	585.62
May 2021		195.11			*	0.00	780.73
					Anticipated Transactions	0.00	780.73
May 2021		195.11					975.84
Jun 2021		195.11		357.63	City/Town Tax		813.32
Jun 2021				36.00	Sewer/Water Tax		777.32
	\$0.00	\$1,170.95	\$0.00	\$393.63			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	777.32	995.13
Jul 2021	197.00			974.32	1,192.13
Aug 2021	197.00			1,171.32	1,389.13
Sep 2021	197.00	803.00	Homeowners Policy	565.32	783.13
Sep 2021		357.63	City/Town Tax	207.69	425.50
Sep 2021		31.50	Sewer/Water Tax	176.19	394.00
Oct 2021	197.00			373.19	591.00
Nov 2021	197.00			570.19	788.00
Dec 2021	197.00	357.63	City/Town Tax	409.56	627.37
Dec 2021		31.50	Sewer/Water Tax	378.06	595.87
Jan 2022	197.00			575.06	792.87
Feb 2022	197.00			772.06	989.87
Mar 2022	197.00	357.63	City/Town Tax	611.43	829.24
Mar 2022		31.50	Sewer/Water Tax	579.93	797.74
Apr 2022	197.00			776.93	994.74
May 2022	197.00			973.93	1,191.74
Jun 2022	197.00	357.63	City/Town Tax	813.30	1,031.11
Jun 2022		36.00	Sewer/Water Tax	777.30	995.11
	<u>\$2,364.00</u>	<u>\$2,364.02</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)
 Your escrow balance contains a cushion of 394.00. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 394.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 777.32. Your starting balance (escrow balance required) according to this analysis should be \$995.13. This means you have a shortage of 217.81. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 2,364.02. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	197.00
Surplus Amount:	0.00
Shortage Amount:	18.15
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$215.15</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,227.76 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On June 8, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR
Kenneth E. Goolsby
kenny@call54legal.com

U.S. TRUSTEE
John P. Fitzgerald, III
ustpregion04.no.ecf@usdoj.gov

CHAPTER 13 Trustee
Michael P. Cotter
ecftng@mpcch13.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice

On June 8, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR
Robin Darlene Marable
811 Robinson Road
Portsmouth, VA 23701

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice